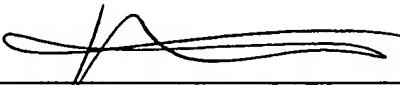


160085 TRANSMITTAL LETTER TO THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US) CONCERNING A SUBMISSION UNDER 35 U.S.C. 371		ATTORNEY'S DOCKET NUMBER 10447-1 U.S. APPLICATION NO. (If known, see 37 CFR 1.5) 10/519179
INTERNATIONAL APPLICATION NO. PCT/US03/19093	INTERNATIONAL FILING DATE 18 June 2003	PRIORITY DATE CLAIMED 19 June 2002
TITLE OF INVENTION Mortgage Financing System		
APPLICANT(S) FOR DO/EO/US Evelyn Nichols		
Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:		
1. <input checked="" type="checkbox"/> This is a FIRST submission of items concerning a submission under 35 U.S.C. 371. 2. <input type="checkbox"/> This is a SECOND or SUBSEQUENT submission of items concerning a submission under 35 U.S.C. 371. 3. <input checked="" type="checkbox"/> This is an express request to begin national examination procedures (35 U.S.C. 371(f)). The submission must include items (5), (6), (9) and (21) indicated below. 4. <input checked="" type="checkbox"/> The US has been elected (Article 31). 5. <input checked="" type="checkbox"/> A copy of the International Application as filed (35 U.S.C. 371(c)(2)) a. <input type="checkbox"/> is attached hereto (required only if not communicated by the International Bureau). b. <input checked="" type="checkbox"/> has been communicated by the International Bureau. c. <input checked="" type="checkbox"/> is not required, as the application was filed in the United States Receiving Office (RO/US). 6. <input checked="" type="checkbox"/> An English language translation of the International Application as filed (35 U.S.C. 371(c)(2)). a. <input checked="" type="checkbox"/> is attached hereto. b. <input type="checkbox"/> has been previously submitted under 35 U.S.C. 154(d)(4). 7. <input checked="" type="checkbox"/> Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371(c)(3)) a. <input type="checkbox"/> are attached hereto (required only if not communicated by the International Bureau). b. <input type="checkbox"/> have been communicated by the International Bureau. c. <input type="checkbox"/> have not been made; however, the time limit for making such amendments has NOT expired. d. <input checked="" type="checkbox"/> have not been made and will not be made. 8. <input type="checkbox"/> An English language translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371(c)(3)). 9. <input checked="" type="checkbox"/> An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)). 10. <input type="checkbox"/> An English language translation of the annexes of the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371(c)(5)). 		
Items 11 to 20 below concern document(s) or information included:		
11. <input type="checkbox"/> An Information Disclosure Statement under 37 CFR 1.97 and 1.98. 12. <input type="checkbox"/> An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included. 13. <input type="checkbox"/> A preliminary amendment. 14. <input type="checkbox"/> An Application Data Sheet under 37 CFR 1.76. 15. <input type="checkbox"/> A substitute specification. 16. <input checked="" type="checkbox"/> A power of attorney and/or change of address letter. 17. <input type="checkbox"/> A computer-readable form of the sequence listing in accordance with PCT Rule 13ter.2 and 37 CFR 1.821- 1.825. 18. <input type="checkbox"/> A second copy of the published International Application under 35 U.S.C. 154(d)(4). 19. <input type="checkbox"/> A second copy of the English language translation of the international application under 35 U.S.C. 154(d)(4). 20. <input type="checkbox"/> Other items or information:		

This collection of information is required by 37 CFR 1.414 and 1.491-1.492. The information is required to obtain or retain a benefit by the public, which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 15 minutes to complete, including gathering information, preparing, and submitting the completed form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Mail Stop PCT, P.O. 1450, V 22313 1450

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

U.S. APPLICATION NO. (if known, see 37 CFR 1.5) 10/519179		INTERNATIONAL APPLICATION NO. PCT/US03/19093		ATTORNEY'S DOCKET NUMBER 10447-1																						
21. The following fees are submitted:																										
<table border="1"> <tr> <td><input checked="" type="checkbox"/></td> <td>a) Basic national fee.....</td> <td>\$300.00</td> <td>Applicant use</td> <td>Office use only</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>b) Examination fee.....</td> <td>\$200.00</td> <td>\$ 300.00</td> <td></td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>c) Search fee.....</td> <td>\$500.00</td> <td>\$ 200.00</td> <td></td> </tr> <tr> <td colspan="3">TOTAL OF ABOVE CALCULATIONS =</td> <td colspan="2">\$1000.00</td> <td>\$ 500.00</td> </tr> </table>						<input checked="" type="checkbox"/>	a) Basic national fee.....	\$300.00	Applicant use	Office use only	<input checked="" type="checkbox"/>	b) Examination fee.....	\$200.00	\$ 300.00		<input checked="" type="checkbox"/>	c) Search fee.....	\$500.00	\$ 200.00		TOTAL OF ABOVE CALCULATIONS =			\$1000.00		\$ 500.00
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<input checked="" type="checkbox"/>	c) Search fee.....	\$500.00	\$ 200.00																							
TOTAL OF ABOVE CALCULATIONS =			\$1000.00		\$ 500.00																					
<input type="checkbox"/> Additional fee for specification and drawings filed in paper over 100 sheets (excluding sequence listing or computer program listing filed in an electronic medium). The fee is \$250 for each additional 50 sheets of paper or fraction thereof.																										
Total Sheets	Extra sheets	Number of each additional 50 or fraction thereof (round up to a whole number)		RATE																						
40 - 100 =	0 /50 =			x \$250.00	\$ 0.00																					
Surcharge of \$130.00 for furnishing the oath or declaration later than 30 months from the earliest claimed priority date (37 CFR 1.492(e)).																										
CLAIMS	NUMBER FILED	NUMBER EXTRA	RATE		\$																					
Total claims	20 - 20 =	0	x \$50.00	\$ 0.00																						
Independent claims	3 - 3 =	0	x \$200.00	\$ 0.00																						
MULTIPLE DEPENDENT CLAIM(S) (if applicable)			+ \$360.00	\$ 0.00																						
TOTAL OF ABOVE CALCULATIONS =																										
<input checked="" type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27. The fees indicated above are reduced by ½.																										
SUBTOTAL =																										
Processing fee of \$130.00 for furnishing the English translation later than 30 months from the earliest claimed priority date (37 CFR 1.492(f)).																										
TOTAL NATIONAL FEE =																										
Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31). \$40.00 per property																										
TOTAL FEES ENCLOSED =																										
<table border="1"> <tr> <td colspan="2">Amount to be refunded:</td> <td rowspan="2">\$</td> </tr> <tr> <td colspan="2">Amount to be charged</td> </tr> </table>						Amount to be refunded:		\$	Amount to be charged																	
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<p>a. <input type="checkbox"/> A check in the amount of \$ _____ to cover the above fees is enclosed.</p> <p>b. <input checked="" type="checkbox"/> Please charge my Deposit Account No. <u>50-2413</u> in the amount of \$ <u>500.00</u> to cover the above fees. A duplicate copy of this sheet is enclosed.</p> <p>c. <input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. <u>50-2413</u>. A duplicate copy of this sheet is enclosed.</p> <p>d. <input type="checkbox"/> Fees are to be charged to a credit card. WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.</p>																										
NOTE: Where an appropriate time limit under 37 CFR 1.495 has not been met, a petition to revive (37 CFR 1.137(a) or (b)) must be filed and granted to restore the International Application to pending status.																										
SEND ALL CORRESPONDENCE TO:																										
David M. Ostfeld Adams and Reese LLP 4400 One Houston Center 1221 McKinney Houston, Texas 77010																										
 SIGNATURE David M. Ostfeld																										
NAME 27,827																										
REGISTRATION NUMBER																										

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

GROUP ART UNIT:

CERTIFICATE OF MAIL BY EXPRESS MAIL	
<u>Ed534067827US</u>	<u>December 20, 2004</u>
Express Mail No.	Date of Deposit
<p>I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service postage prepaid in an envelope under 35 C.F.R. §1.10 on the date indicated above and is addressed to:</p> <p style="text-align: center;">Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450</p>	
	
By: <u>Yvonne R. Simera</u>	<u>December 20, 2004</u>
	Date of Signature

TRANSMITTAL OF APPLICATION UNDER 35 U.S.C. §371

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Date: December 20, 2004
Docket No.: 10447-1

Sir:

Enclosed please find a U.S. National Phase Application to be filed with the Office.

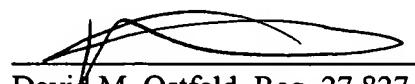
Please send all future correspondence regarding the above-referenced application to the undersigned at the address appearing below.

10/519179

DT05 Rec'd PCT/PTO 20 DEC 2004

Please charge any additional costs with regard to the filing of this application, or credit any overpayment, to Deposit Account 50-2413 of Adams and Reese LLP.

Respectfully submitted,



David M. Ostfeld, Reg. 27,827
Attorney for Applicant
Adams and Reese LLP
4400 One Houston Center
1221 McKinney
Houston, Texas 77010
(713) 308-0128

DMO:yrs
Enclosures

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